

PATRIOT BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3390430	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,261	\$1,223	-3.1%		
Loans	\$981	\$877	-10.6%		
Construction & development	\$240	\$146	-39.2%		
Closed-end 1-4 family residential	\$122	\$117	-3.9%		
Home equity	\$1	\$1	-25.2%		
Credit card	\$0	\$0	25.2%		
Other consumer	\$5	\$3	-47.7%		
Commercial & Industrial	\$249	\$264	6.1%		
Commercial real estate	\$332	\$316	-4.7%		
Unused commitments	\$128	\$93	-27.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$214	\$245	14.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-100.0%		
Cash & balances due	\$35	\$46	31.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$79	\$100	26.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$80	\$95	18.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,139	\$1,097	-3.7%		
Deposits	\$1,023	\$988	-3.4%		
Total other borrowings	\$111	\$103	-7.7%		
FHLB advances	\$96	\$88	-8.9%		
Equity					
Equity capital at quarter end	\$123	\$126	2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.5%	--		
Tier 1 risk based capital ratio	11.4%	12.9%	--		
Total risk based capital ratio	12.7%	14.2%	--		
Return on equity ¹	4.6%	-7.7%	--		
Return on assets ¹	0.4%	-0.8%	--		
Net interest margin ¹	2.8%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	53.9%	45.3%	--		
Loss provision to net charge-offs (qtr)	59.3%	67.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	4.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	9.2%	13.2%	0.0%	1.0%	--
Closed-end 1-4 family residential	1.6%	3.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	35.7%	0.0%	--
Other consumer	0.2%	0.7%	0.0%	0.7%	--
Commercial & Industrial	3.3%	1.6%	0.0%	3.9%	--
Commercial real estate	1.8%	2.6%	0.0%	0.0%	--
Total loans	3.9%	4.0%	0.0%	1.3%	--